AMENDMENTS TO THE CLAIMS:

This listing of claims replaces all prior versions, and listings, of claims in the application.

1. (Currently amended) A payment system, comprising:

a trusted server, the trusted server prepares a contract for a transaction between a merchant system and a buyer system, sends the prepared contract to the merchant system, then sends the prepared contract to the buyer system for acceptance by a user of the buyer system and returns the accepted contract to the merchant system wherein the merchant system initiates the transaction based upon the accepted contract, wherein the trusted server is an impartial intermediary for implementation of the contract between the merchant system and the buyer system; and

a charging engine for calculating a charge to be paid to the merchant system by the user.

2. (Previously presented) The payment system of claim 1 wherein the trusted server identifies whether the merchant system has modified the contract.

3. (Previously presented) The payment system of claim 2 wherein the trusted server finalizes the contract.

4. (Original) The payment system of claim 1 wherein the merchant system comprises a web server.

5. (Original) The payment system of claim 1 further comprising an interface between the merchant system and the buyer system, the interface including a Wireless Application Protocol (WAP) server for the buyer system supporting WAP connection.

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6. (Previously presented) The payment system of claim 1 wherein the charge is for a product and the product comprises at least a portion of a content source.

7. (Previously presented) The payment system of claim 6 wherein the content source comprises a document.

8. (Previously presented) The payment system of claim 6 wherein the content comprises a multimedia object.

9. (Original) The payment system of claim 1 wherein the buyer system comprises a mobile terminal.

10. (Original) The payment system of claim 9 wherein the mobile terminal comprises a web-enabled mobile phone.

11. (Original) The payment system of claim 1 wherein the buyer system comprises a computer system coupled to the internet.

12. (Previously presented) The payment system of claim 1 further comprising a World Wide Web interface, the World Wide Web interface interfacing the buyer system and the merchant system.

13. (Original) The payment system of claim 1 wherein the trusted server receives payment from the buyer system, confirms payment by the buyer system and prevents non-repudiation of the transaction by the buyer system.

14. (Original) The payment system of claim 1 wherein the charging engine receives charging data representing billing information from the merchant system and transfers a charge amount to the buyer system for payment by the buyer system.

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15. (Original) The payment system of claim 14 wherein the charging engine converts the received charging data into another form ready to be transferred to the buyer system.

16. (Original) The payment system of claim 14 wherein the trusted server receives payment from the buyer system based upon the charge amount sent to the buyer system, confirms payment by the buyer system and signals to the merchant system that payment has been made.

17. (Original) The payment system of claim 1 wherein the trusted server provides authentication for the transaction to the buyer system.

18. (Original) The payment system of claim 17 wherein the authentication for the transaction comprises authentication of the product.

19. (Original) The payment system of claim 17 wherein the authentication for the transaction comprises authentication of the merchant system.

20. (Original) The payment system of claim 1 further comprising a financial compensation system, the financial compensation system providing financial transaction support to the buyer system and the merchant system for the transaction.

21. (Currently amended) An electronic commerce system, comprising:

   at least one buyer system for operation by a user desiring to purchase a product;

   at least one merchant system configured for providing a user the product and sending charging data indicative of a payment amount in consideration for providing the product; and

   at least one payment system including a trusted server and a charging engine, for handling the negotiation of a contract for a transaction between the merchant system and the

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buyer system concerning the product, the trusted server being adapted to prepare the contract, send the prepared contract to the merchant system, [[and]] facilitate execution of the contract for the transaction between the merchant system and the buyer system, and receive and confirm payment from the buyer system to disallow repudiation of the transaction by the buyer system, wherein the trusted server is an impartial intermediary for implementation of the contract between the merchant system and the buyer system, and the charging engine being adapted to receive and process the charging data for the payment.

22. (Currently amended) An electronic commerce system, comprising:

at least one buyer system for operation by a user desiring to purchase a product;

at least one merchant system configured for providing a user a product;

at least one payment system including a trusted server, wherein the payment system handles the negotiation of a contract for a transaction between the merchant system and the buyer system concerning the product, and the trusted server prepares the contract for the transaction between the merchant system and the buyer system, sends the prepared contract to the merchant system, then sends the prepared contract to the buyer system for acceptance by a user of the buyer system and returns the accepted contract to the merchant system wherein the merchant system initiates the transaction based upon the accepted contract, wherein the trusted server is an impartial intermediary for implementation of the contract between the merchant system and the buyer system; and

a charging engine for calculating a charge to be paid to the merchant system by the user.

23. (Original) The electronic commerce system of claim 22 further comprising a World Wide Web interface, the World Wide Web interface interfacing the buyer system and the merchant system.

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24. (Original) The electronic commence system of claim 23 wherein the interface between the merchant system and the buyer system includes a Wireless Application Protocol (WAP) server supporting WAP connection.

25. (Original) The electronic commerce system of claim 22 wherein the trusted server receives payment from the buyer system, confirms payment by the buyer system and prevents non-repudiation of the transaction by the buyer system.

26. (Original) The electronic commerce system of claim 22 wherein the charging engine receives charging data representing billing information from the merchant system and transfers a charge amount to the trusted server, the trusted server then providing the charge amount to the buyer system for payment by the buyer system.

27. (Original) The electronic commerce system of claim 26 wherein the charging engine converts the received charging data into another form ready to be transferred to the buyer system.

28. (Original) The electronic commerce system of claim 26 wherein the trusted server receives payment from the buyer system based upon the charge amount sent to the buyer system, confirms payment by the buyer system and signals to the merchant system that payment has been made.

29. (Original) The electronic commerce system of claim 22 wherein the trusted server provides authentication for the transaction to the buyer system.

30. (Original) The electronic commerce system of claim 29 wherein the authentication for the transaction comprises authentication of the product.

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31. (Original) The electronic commerce system of claim 29 wherein the authentication for the transaction comprises authentication of the merchant system.

32. (Original) The electronic commerce system of claim 21 further comprising a financial compensation system, the financial compensation system providing financial transaction support to the buyer system and the merchant system for the transaction.

33. (Original) The electronic commerce system of claim 21 wherein the merchant system comprises a web server.

34. (Original) The electronic commerce system of claim 21 wherein the product further comprises at least a portion of a content source.

35. (Original) The electronic commerce system of claim 34 wherein the content source comprises a document.

36. (Original) The electronic commerce system of claim 34 wherein the content source comprises a multimedia object.

37. (Original) The electronic commence system of claim 21, wherein the merchant system indicates to the payment system the merchant system's capability to modify the contract.

38. (Original) The electronic commerce system of claim 21 wherein the buyer system comprises a mobile terminal.

39. (Original) The electronic commerce system of claim 38 wherein the mobile terminal comprises a web-enabled mobile phone.

40. (Original) The electronic commerce system of claim 21 wherein the buyer system comprises a computer system coupled to the Internet.

41. (Withdrawn) A method for managing payments between a buyer system and a merchant system comprising:

starting session from merchant system toward trusted system and asking trusted system for a contract for the transaction;

sending by the trusted system the contract to the buyer system;

signing the contract by the user and sending the contract back to the trusted system;

validating the signature by the trusted system and sending the signed contract to the merchant system;

sending charging data by the merchant system to the trusted system for processing charges of the buyer system; and

closing the transaction by the merchant system.

42. (Withdrawn) The method of claim 41 further comprising calculating by a charging engine a charge to be paid to the merchant system by the user based upon feedback from the merchant system.

43. (Withdrawn) The method of claim 42 wherein the calculating by the charging engine further comprises receiving charging data representing billing information from the merchant system, if necessary, converting the charging data into a charge amount and providing the charge amount to the buyer system for payment by the buyer system.

44. (Withdrawn) The method of claim 41 further comprising, after the trusted system is requested by the merchant system to prepare a contract for a transaction, returning the prepared contract from the trusted system to the merchant system; reviewing the contracting and, if necessary, modifying the contract by the merchant system before sending the contract back to the trusted system.

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45. (Withdrawn) The method of claim 42 further comprising processing the payment to financial compensation system by the trusted system after the merchant system has sent the charging data to the trusted system.

46. (Withdrawn) An article of manufacture comprising a program storage medium readable by a computer, the medium tangible embodying one or more programs of instructions executable by the computer to perform a method for managing payments between a buyer system and a merchant system, the method comprising:

starting session from merchant system toward trusted system and asking trusted system for a contract for the transaction;

sending by the trusted system the contract to the buyer system;

signing the contract by the user and sending the contract back to the trusted system;

validating the signature by the trusted system and sending the signed contract to the merchant system;

sending charging data by the merchant system to the trusted system for processing charges of the buyer system; and

closing the transaction by the merchant system.

47. (Withdrawn) The article of manufacture of claim 46 further comprising calculating by a charging engine a charge to be paid to the merchant system by the user based upon feedback from the merchant system.

48. (Withdrawn) The article of manufacture of claim 47 wherein the calculating by the charging engine further comprises receiving charging data representing billing information from the merchant system, converting the charging data into a charge amount and providing the charge amount to the buyer system for payment by the buyer system.

49. (Withdrawn) The article of manufacture of claim 46 further comprising, after the trusted system is requested by the merchant system to prepare a contract for a transaction, returning the prepared contract from the trusted system to the merchant system; reviewing the contracting and, if necessary, modifying the contract by the merchant system before sending the contract back to the trusted system.

50. (Withdrawn) The article of manufacture of claim 42 further comprising processing the payment to financial compensation system by the trusted system after the merchant system has sent the charging data to the trusted system.

51. (Previously presented) The electronic commerce system of claim 21 wherein the charging engine processes the charging data in response to a single event occurring in accordance with the transaction.

52. (Previously presented) The electronic commerce system of claim 21 wherein the charging engine processes the charging data in response to multiple events occurring in accordance with the transaction.

53. (Previously presented) The electronic commerce system of claim 21 wherein the charging engine processes the charging data to cause the payment to be made in multiple increments.

54. (Previously presented) The electronic commerce system of claim 53 wherein the multiple increments respectively correspond to multiple events, each of the multiple events occurring in accordance with the transaction.

55. (Previously presented) The electronic commerce system of claim 54 wherein the buyer system is adapted to terminate at least a portion of the multiple events and cause the charging system to cease processing of the charging data.

56. (Previously presented) The electronic commerce system of claim 54 wherein each of the multiple events is a merchant offering, and wherein the buyer system is adapted to cease further buying of subsequent merchant offerings after the charging system has processed the charging data for previous merchant offerings.

57. (Previously presented) The electronic commerce system of claim 54 wherein each of the multiple events is a merchant offering, and wherein the charging system is further adapted to terminate subsequent buying of the merchant offerings after processing the charging data for previous merchant offerings.

58. (Previously presented) The electronic commerce system of claim 57 wherein the charging system terminates further buying of the merchant offerings in response to a command received from the merchant system.

59. (Previously presented) The electronic commerce system of claim 57 wherein the charging system terminates further buying of the merchant offerings in response to a command received from the buyer system.

60. (Currently amended) An electronic commerce system, comprising:

a trusted server, the trusted server configured to prepare a contract for a transaction between a merchant system and a buyer system, the trusted server configured to <u>send the prepared contract to the merchant system, then</u> send the prepared contract to the buyer system for acceptance by a user of the buyer system, the trusted server configured to receive the accepted contract from the buyer system and send the accepted contract to the merchant system whereby the merchant system can initiate the transaction based upon the accepted contract, the trusted server further configured to function as an impartial intermediary for implementation of the contract between the merchant system and the buyer system.

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61. (Previously presented) The electronic commerce system of claim 60, wherein the trusted server is configured to process charging data representative of buyer charges received from the merchant system.

62. (Previously presented) The electronic commerce system of claim 60, wherein the trusted server is configured to validate a buyer signature associated with the accepted contract.

63. (Previously presented) The electronic commerce system of claim 60, wherein the trusted server is configured to manage modification of contract terms.